

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE * BKRTCY. NO. 18-04639 MCF
WANDA IVELISSE HERNANDEZ DE LA ROSA* CHAPTER 7
DEBTORS *

**DEBTORS' NOTICE OF FILING OF AMENDED SCHEDULES "I" & "J"
(OFFICIAL FORMS 106I & 106J)**

TO THE HONORABLE COURT:

COMES NOW, WANDA IVELISSE HERNANDEZ DE LA ROSA, the Debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays as follows:

1. The debtor is hereby submitting ***Amended Schedules "I" and "J" Official Forms 106I and 106J***, dated April 29, 2019, herewith and attached to this motion.

2. The *Amended Schedule "I"* is filed to include Debtor's actual household income and the *Amended Schedule "J"* is filed to state the Debtor's current household monthly expenses.

NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

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Notice of Amended Schedules "I" & "J"
Case no. 18-04639 MCF7

CERTIFICATE OF SERVICE

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 7 Trustee, the US Trustee's Office, and all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the debtor and to all creditors and interested parties appearing in the master address list, hereby attached.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 29th day of April, 2019.

/s/Roberto Figueroa Carrasquillo
USDC #203614
RFIGUEROA CARRASQUILLO LAW OFFICE PSC
ATTORNEY FOR PETITIONER
PO BOX 186 CAGUAS PR 00726
TEL NO 787-744-7699 FAX 787-746-5294
Email: rfigueroa@rfclawpr.com

Fill in this information to identify your case:

Debtor 1 WANDA IVELISSE HERNANDEZ DE LA ROSA

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN DIVISION

Case number 3:18-bk-4639
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	<u>Office Worker</u>	
Include part-time, seasonal, or self-employed work.	Employer's name	<u>Corp del Fondo del Seguro del Estado</u>	
	Employer's address	<u>PO Box 365028 San Juan, PR 00936-5028</u>	
Occupation may include student or homemaker, if it applies.	How long employed there?	<u>32 years</u>	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>5,208.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>5,208.00</u>	\$ <u>N/A</u>

Debtor 1 HERNANDEZ DE LA ROSA, WANDA IVELISSE

Case number (if known) 3:18-bk-4639

Copy line 4 here

5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions
 5b. Mandatory contributions for retirement plans
 5c. Voluntary contributions for retirement plans
 5d. Required repayments of retirement fund loans
 5e. Insurance
 5f. Domestic support obligations
 5g. Union dues
 5h. Other deductions. Specify: Seguro AEELA

Aport Emp Cta Ahor AEELA

Aport Seg p/Incap Compu

C Union Empleados CFSE

Prest Asoc Empl Ela

4903

Retiro

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	\$ <u>5,208.00</u>	\$ <u>N/A</u>

5a.	\$ <u>450.88</u>	\$ <u>N/A</u>
5b.	\$ <u>0.00</u>	\$ <u>N/A</u>
5c.	\$ <u>0.00</u>	\$ <u>N/A</u>
5d.	\$ <u>0.00</u>	\$ <u>N/A</u>
5e.	\$ <u>0.00</u>	\$ <u>N/A</u>
5f.	\$ <u>0.00</u>	\$ <u>N/A</u>
5g.	\$ <u>0.00</u>	\$ <u>N/A</u>
5h.	\$ <u>6.50</u>	\$ <u>N/A</u>
	\$ <u>156.24</u>	\$ <u>N/A</u>
	\$ <u>13.02</u>	\$ <u>N/A</u>
	\$ <u>24.00</u>	\$ <u>N/A</u>
	\$ <u>0.00</u>	\$ <u>N/A</u>
	\$ <u>0.00</u>	\$ <u>N/A</u>
	\$ <u>442.68</u>	\$ <u>N/A</u>

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6. \$ 1,093.32 \$ N/A

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 4,114.68 \$ N/A

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 0.00 \$ N/A

8b. Interest and dividends

8b. \$ 0.00 \$ N/A

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 0.00 \$ N/A

8d. Unemployment compensation

8d. \$ 0.00 \$ N/A

8e. Social Security

8e. \$ 0.00 \$ N/A

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify:

8f. \$ 0.00 \$ N/A

8g. Pension or retirement income

8g. \$ 0.00 \$ N/A

8h. Other monthly income. Specify: Christmas Bonus

8h. \$ 50.00 \$ N/A

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ 50.00 \$ N/A

10. Calculate monthly income. Add line 7 + line 9.

10. \$ 4,164.68 + \$ N/A = \$ 4,164.68

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify:

11. +\$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies

12. \$ 4,164.68

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.

☐ Yes. Explain:

Fill in this information to identify your case:

Debtor 1 WANDA IVELISSE HERNANDEZ DE LA ROSA

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO, SAN JUAN
DIVISION

Case number 3:18-bk-4639
(if known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

25

☐ No

☒ Yes

Son

22

☐ No

☒ Yes

GrandSon

19

☒ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 284.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 130.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 HERNANDEZ DE LA ROSA, WANDA IVELISSE

Case number (if known) 3:18-bk-4639

6. Utilities:								
6a. Electricity, heat, natural gas	6a. \$	240.00						
6b. Water, sewer, garbage collection	6b. \$	38.64						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	374.00						
6d. Other. Specify: <u>Gas (dryer)</u>	6d. \$	43.00						
7. Food and housekeeping supplies	7. \$	1,071.63						
8. Childcare and children's education costs	8. \$	255.00						
9. Clothing, laundry, and dry cleaning	9. \$	120.00						
10. Personal care products and services	10. \$	120.00						
11. Medical and dental expenses	11. \$	480.00						
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	389.00						
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	140.00						
14. Charitable contributions and religious donations	14. \$	40.00						
15. Insurance.								
Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	0.00						
15b. Health insurance	15b. \$	0.00						
15c. Vehicle insurance	15c. \$	0.00						
15d. Other insurance. Specify: _____	15d. \$	0.00						
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____								
	16. \$	0.00						
17. Installment or lease payments:								
17a. Car payments for Vehicle 1	17a. \$	0.00						
17b. Car payments for Vehicle 2	17b. \$	0.00						
17c. Other. Specify: _____	17c. \$	0.00						
17d. Other. Specify: _____	17d. \$	0.00						
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).								
19. Other payments you make to support others who do not live with you. Specify: _____	18. \$	0.00						
	\$	0.00						
19. _____								
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .								
20a. Mortgages on other property	20a. \$	0.00						
20b. Real estate taxes	20b. \$	0.00						
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00						
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00						
20e. Homeowner's association or condominium dues	20e. \$	0.00						
21. Other: Specify: <u>Annual Car Registration \$184/12</u>	21. +\$	15.33						
<u>Annual Car Registration \$169.00/12</u>	+\$	14.08						
<u>Barber (Debtor & Sons)</u>	+\$	80.00						
<u>Emergency Funds</u>	+\$	75.00						
<u>Eyeglasses expenses \$300/12</u>	+\$	25.00						
<u>Eye glasses expenses \$600/12/Dependents</u>	+\$	50.00						
<u>Family Help/Daughter</u>	+\$	120.00						
<u>Pets</u>	+\$	60.00						
22. Calculate your monthly expenses								
22a. Add lines 4 through 21.	<table border="1"> <tr> <td>\$</td> <td>4,164.68</td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td>4,164.68</td> </tr> </table>		\$	4,164.68	\$		\$	4,164.68
\$			4,164.68					
\$								
\$	4,164.68							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
23. Calculate your monthly net income.								
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	4,164.68						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	4,164.68						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	0.00						
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?								
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain here: _____								

Fill in this information to identify your case:			
Debtor 1	<u>WANDA IVELISSE HERNANDEZ DE LA ROSA</u>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>DISTRICT OF PUERTO RICO, SAN JUAN DIVISION</u>		
Case number (if known)	<u>3:18-bk-4639</u>		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ WANDA IVELISSE HERNANDEZ DE LA ROSA
WANDA IVELISSE HERNANDEZ DE LA ROSA
Signature of Debtor 1

Date April 29, 2019

X _____
Signature of Debtor 2

Date _____

Label Matrix for local noticing
0104-3
Case 18-04639-MCF7
District of Puerto Rico
Old San Juan
Mon Apr 29 10:18:31 AST 2019

BANCO POPULAR PR
FORTUNO & RIVERA FONT LLC
PO BOX 13786
SAN JUAN, PR 00908-3786

UNITED STATES TRUSTEE
500 TANCA ST STE 301
SAN JUAN, PR 00901-1922

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

AEELA
PO Box 364508
San Juan, PR 00936-4508

BANCO POPULAR DE PUERTO RICO
BANKRUPTCY DEPARTMENT
PO BOX 366818
SAN JUAN PR 00936-6818

Banco Popular de Puerto Rico
Mortgage Servicing Department
PO Box 362708
San Juan, PR 00936-2708

Banco Popular de Puerto Rico
PO Box 362708
San Juan PR 00936-2708

DEPARTMENT OF TREASURY
BANKRUPTCY SECTION 424 B
PO BOX 9024140
SAN JUAN, PR 00902-4140

Departamento de Hacienda
PO Box 9024140
San Juan, PR 00902-4140

Firstbank Pr
San Juan, PR 00908

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

Synchrony Bank
c/o of FRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

ALEJANDRO OLIVERAS RIVERA
CHAPTER 13
PO BOX 9024062
SAN JUAN, PR 00902-4062

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OFFICE OF THE US TRUSTEE (UST)
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500 TANCA STREET SUITE 301
SAN JUAN, PR 00901

NOREEN WISCOVITCH RENTAS
PMB 136
400 CALAF STREET
SAN JUAN, PR 00918-1314

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

WANDA IVELISSE HERNANDEZ DE LA ROSA
RR4 BOX 2888
BAYAMON, PR 00956-9453

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Jefferson Capital Systems LLC
Po Box 7999
Saint Cloud Mn 56302-9617

End of Label Matrix
Mailable recipients 17
Bypassed recipients 0
Total 17